

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
GREENBELT DIVISION**

In re:

WINSTON R GUNTER  
PAULETTE K GUNTER  
Debtor(s)

Case No. 09-11415-WIL

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

NANCY L. SPENCER GRIGSBY, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2009.
- 2) The plan was confirmed on 07/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/01/2011, 09/10/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/15/2011.
- 5) The case was completed on 12/23/2013.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,000.00.
- 10) Amount of unsecured claims discharged without payment: \$306,196.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$49,238.10
Less amount refunded to debtor	\$1,428.09

<b>NET RECEIPTS:</b>	<b>\$47,810.01</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,420.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,585.74
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,005.74</b>
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Attorney fees paid and disclosed by debtor:	\$2,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	3,189.00	NA	NA	0.00	0.00
CHASE	Unsecured	726.00	NA	NA	0.00	0.00
CHEVY CHASE	Unsecured	726.00	NA	NA	0.00	0.00
CHRYSLER CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC	Unsecured	0.00	5,599.33	5,599.33	312.27	0.00
CITIFINANCIAL INC	Unsecured	2,427.00	2,427.05	2,427.05	135.36	0.00
COLLECTION COMPANY OF AMERIC	Unsecured	1.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	153.00	309.27	309.27	17.25	0.00
EAST BAY FUNDING LLC	Unsecured	200.00	362.27	362.27	20.20	0.00
ECAST SETTLEMENT CORP	Unsecured	1,100.00	1,902.69	1,902.69	106.11	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	5,338.10	5,338.10	297.71	0.00
GEMB/CARE CREDIT	Unsecured	903.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CORP III	Unsecured	4,500.00	16,121.69	16,121.69	899.12	0.00
HSBC BEST BUYS	Unsecured	805.00	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Unsecured	52,763.00	53,383.92	53,383.92	2,977.24	0.00
HSBC MORTGAGE SERVICES	Secured	543,612.00	560,335.97	14,124.19	14,102.17	0.00
HSBC/BEST BUY	Unsecured	952.00	NA	NA	0.00	0.00
MARINER FINANCE	Unsecured	6,000.00	2,813.96	2,813.96	156.93	0.00
MARINER FINANCE, LLC	Secured	6,000.00	8,024.88	6,800.74	6,800.74	2,725.54
MERCEDES BENZ FINANCIAL	Unsecured	8,767.62	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	262.00	NA	NA	0.00	0.00
RMS	Unsecured	21,214.00	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
STERLING INC	Secured	1,050.00	2,263.34	1,870.53	1,806.40	923.83
THD/CBSD	Unsecured	1,000.00	NA	NA	0.00	0.00
THE JIM ROUSE ENTREPRENEURIAL	Unsecured	175,000.00	188,699.14	188,699.14	10,523.40	0.00
VIENER ORTHOPEDICS	Unsecured	5,438.67	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	700.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,124.19	\$14,102.17	\$0.00
Debt Secured by Vehicle	\$6,800.74	\$6,800.74	\$2,725.54
All Other Secured	\$1,870.53	\$1,806.40	\$923.83
<b>TOTAL SECURED:</b>	<b>\$22,795.46</b>	<b>\$22,709.31</b>	<b>\$3,649.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$276,957.42</b>	<b>\$15,445.59</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,005.74</u>	
Disbursements to Creditors	<u>\$41,804.27</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$47,810.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2014

By: /s/ NANCY L. SPENCER GRIGSBY

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.